

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Foor, Kevin S.

Case No. 19-70130-JAD

Reporting Period: Sept. 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|------------------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 (INDV) | | |
| Schedule of Cash Receipts and Disbursements - continuation | MOR-1 (INDV) (CONT) | | |
| Bank Reconciliation | | X | |
| Copies of bank statements | | X | |
| Cash disbursements journals | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Postpetition Debts | MOR- 4 | | |
| Debtor Questionnaire | MOR- 5 | | |

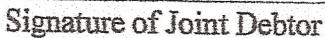
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



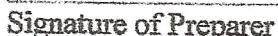
Signature of Debtor



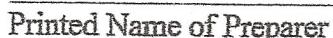
Date



Date



Date



FORM MOR (INDV)
(10/00)

Debtor

Reporting Period: Sept. 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|--|--------|
| Total Accounts Receivable at the beginning of the reporting period | 0 |
| + Amounts billed during the period | 0 |
| - Amounts collected during the period | 0 |
| Total Accounts Receivable at the end of the reporting period | 0 |

| Accounts Receivable Aging | Amount |
|--|--------|
| 0 - 30 days old | 0 |
| 31 - 60 days old | 0 |
| 61 - 90 days old | 0 |
| 91+ days old | 0 |
| Total Accounts Receivable | 0 |
| Amount considered uncollectible (Bad Debt) | 0 |
| Accounts Receivable (Net) | 0 |

DEBTOR QUESTIONNAIRE

| Must be completed each month |
|--|
| 1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below. |
| 2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below. |
| 3. Have all postpetition tax returns been timely filed? If no, provide an explanation below. |
| 4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below. |

| Yes | No |
|-----|----|
| | X |
| | X |
| X | |
| X | |

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STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

| | Beginning Tax Liability | Amount Withheld or Accrued | Amount Paid | Date Paid | Check No. or EFT | Ending Tax Liability |
|------------------------|-------------------------------|----------------------------------|----------------|--------------|---------------------|----------------------------|
| Federal | | | | | | |
| Withholding | 0 | 0 | 0 | 0 | 0 | 0 |
| FICA-Employee | 0 | 0 | 0 | 0 | 0 | 0 |
| FICA-Employer | 0 | 0 | 0 | 0 | 0 | 0 |
| Unemployment | 0 | 0 | 0 | 0 | 0 | 0 |
| Income | 0 | 0 | 0 | 0 | 0 | 0 |
| Other: | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Federal Taxes | 0 | 0 | 0 | 0 | 0 | 0 |
| State and Local | | | | | | |
| Withholding | 0 | 0 | 0 | 0 | 0 | 0 |
| Sales | 0 | 0 | 0 | 0 | 0 | 0 |
| Excise | 0 | 0 | 0 | 0 | 0 | 0 |
| Unemployment | 0 | 0 | 0 | 0 | 0 | 0 |
| Real Property | 0 | 0 | 0 | 0 | 0 | 0 |
| Personal Property | 0 | 0 | 0 | 0 | 0 | 0 |
| Other: | 0 | 0 | 0 | 0 | 0 | 0 |
| Total State and Local | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Taxes | 0 | 0 | 0 | 0 | 0 | 0 |

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| | Current | Number of Days Past Due | | | | Total |
|---|---------|-------------------------|-------|-------|---------|-------|
| | | 0-30 | 31-60 | 61-90 | Over 90 | |
| Accounts Payable | 0 | 0 | 0 | 0 | 0 | 0 |
| Wages Payable | 0 | 0 | 0 | 0 | 0 | 0 |
| Taxes Payable | 0 | 0 | 0 | 0 | 0 | 0 |
| Rent/Leases-Building | 0 | 0 | 0 | 0 | 0 | 0 |
| Rent/Leases-Equipment | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured Debt/Adequate Protection Payments | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Fees | 0 | 0 | 0 | 0 | 0 | 0 |
| Amounts Due to Insiders* | 0 | 0 | 0 | 0 | 0 | 0 |
| Other: | 0 | 0 | 0 | 0 | 0 | 0 |
| Other: | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Postpetition Debts | 0 | 0 | 0 | 0 | 0 | 0 |

Explain how and when the Debtor intends to pay any past-due postpetition debts.

* "Insider" is defined in 11 U.S.C. Section 101(31).

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | Current Month Actual | Cumulative Filing to Date Actual |
|--------------------------------------|--------------------------------------|-------------------------------------|
| <u>Other Income</u> | 6 0 0 0 0 0 | |
| <u>Other Taxes</u> | 150.00 200.00 0 0 350.00 | |
| <u>Other Ordinary Disbursements</u> | 347.00 0 0 0 347.00 | |
| <u>Other Reorganization Expenses</u> | 0 0 0 0 0 | |

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

| | Current Month Actual | Cumulative Filing to Date Actual |
|--|-------------------------|-------------------------------------|
| Cash - Beginning of Month | 563.86 | 9218.48 |
| RECEIPTS | | |
| Wages (Net) | 6686.10 | 110665.57 |
| Interest and Dividend Income | 0 | 0 |
| Alimony and Child Support | 0 | 0 |
| Social Security and Pension Income | 0 | 0 |
| Sale of Assets | 0 | 0 |
| Other Income (attach schedule) | 0 | 0 |
| Total Receipts | 6686.10 | 121942.13 |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | 1247.50 | 32437.50 |
| Rental Payment(s) | 0 | 0 |
| Other Secured Note Payments | 0 | 0 |
| Utilities | 1276.73 | 18814.33 |
| Insurance | 1021.42 | 2691.78 |
| Auto Expense | 1407.37 | 11176.28 |
| Lease Payments | 0 | 0 |
| IRA Contributions | 0 | 0 |
| Repairs and Maintenance | 0 | 375.00 |
| Medical Expenses | 230.00 | 3379.83 |
| Household Expenses | 767.79 | 19395.56 |
| Charitable Contributions | 0 | 0 |
| Alimony and Child Support Payments | 0 | 0 |
| Taxes - Real Estate | 0 | 29.40 |
| Taxes - Personal Property | 0 | 0 |
| Taxes - Other (attach schedule) | 350.00 | 3919.63 |
| Travel and Entertainment | 0 | 184.09 |
| Gifts | 0 | 0 |
| Other (attach schedule) | 347.00 | 19365.58 |
| Total Ordinary Disbursements | 6247.81 | 118152.91 |
| REORGANIZATION ITEMS: | | |
| Professional Fees | 0 | 0 |
| U. S. Trustee Fees | 0 | 2925.00 |
| Other Reorganization Expenses (attach schedule) | 0 | 0 |
| Total Reorganization Items | 0 | 2925.00 |
| Total Disbursements (Ordinary + Reorganization) | 6247.81 | 121077.96 |
| Net Cash Flow (Total Receipts - Total Disbursements) | 438.29 | 964.12 |
| Cash - End of Month (Must equal reconciled bank statement) | 1002.15 | 18878.39 |

Business Checking *****3126

Account Activity

| | | |
|----------------|--------------------|-----------------|
| Balances as of | Available Balance: | Ledger Balance: |
| 10/4/2020 | \$4,391.12 | \$4,557.36 |

Pending Transactions

| Date | Description | Category | Check | Deposits | Withdrawals |
|-----------|--|---------------|-------|----------|-------------|
| 10/5/2020 | PROCESSING: 65581 RECURRING AUTOPAY/DISH NTW 800-333-3474 CO 00010001 065~4899 | UNCATEGORIZED | | | (\$163.20) |
| 10/5/2020 | PROCESSING: 20031 POS PUR THE MEDICINE SHO HUNTINGDON PA 0000BRPN 02003~5912 | UNCATEGORIZED | | | (\$3.04) |

Transactions

| Date | Description | Category | Check | Deposits | Withdrawals | Balance |
|-----------|--|---------------|--|------------|-------------|------------|
| 10/2/2020 | 58244 POS PUR 10/02 07:56 SHEETZ ECOMMER00 814-9475310 PA 928 058244 ~5541 | Fuel | | | (\$8.09) | \$4,557.36 |
| 10/2/2020 | 39000 CL CRESSLE DIR DEP 919 | UNCATEGORIZED | | \$3,343.05 | | \$4,565.45 |
| 10/1/2020 | Check | UNCATEGORIZED |  0000000702 | | (\$75.00) | \$1,222.40 |
| 9/30/2020 | Check | UNCATEGORIZED |  0000000701 | | (\$75.00) | \$1,297.40 |
| 9/30/2020 | Check | UNCATEGORIZED |  0000000696 | | (\$306.28) | \$1,372.40 |
| 9/30/2020 | VERIZON FINANCIA PAYMENTS 0692 | UNCATEGORIZED | | | (\$637.85) | \$1,678.68 |
| 9/29/2020 | Check | UNCATEGORIZED |  0000000695 | | (\$80.00) | \$2,316.53 |
| 9/29/2020 | Check | UNCATEGORIZED |  0000000703 | | (\$100.00) | \$2,396.53 |
| 9/29/2020 | CenturyLink1319 BILL PYMT 694 | UNCATEGORIZED | | | (\$139.06) | \$2,496.53 |
| 9/29/2020 | West Penn Power CHECK PYMT 0693 | UNCATEGORIZED | | | (\$336.62) | \$2,635.59 |

| Date | Description | Category | Check | Deposits | Withdrawals | Balance |
|-----------|---|----------------------------|--|------------|--------------|------------|
| 9/28/2020 | 4732 POS PUR 09/27 19:57 IPD EVERETT EVERETT PA 1 004732 ~5533 | Auto Dealers, Parts and... | | | (\$7.20) | \$2,972.21 |
| 9/28/2020 | 356389 POS PUR 09/25 18:57 SHEETZ 0023 EVERETT PA 08081001 356389 ~5542 | Fuel | | | (\$33.10) | \$2,979.41 |
| 9/28/2020 | AAA LIFE INS PREM XXXXXX8873 ALAN | UNCATEGORIZED | | | (\$49.49) | \$3,012.51 |
| 9/28/2020 | DISCOVER ARC PAYMENTS 698 | UNCATEGORIZED | | | (\$200.00) | \$3,062.00 |
| 9/28/2020 | Check | UNCATEGORIZED |  0000000697 | | (\$401.09) | \$3,262.00 |
| 9/25/2020 | 693793 PIN PUR 09/25 07:19 SHEETZ 0023 EVERETT PA 08081001 693793 ~5541 | Fuel | | | (\$12.44) | \$3,663.09 |
| 9/25/2020 | Check | UNCATEGORIZED |  0000000691 | | (\$500.00) | \$3,675.53 |
| 9/22/2020 | 662896 PIN PUR 09/21 18:18 TRACTOR SUPPLY # HUNTINGDON PA 99999999 66289~5599 | UNCATEGORIZED | | | (\$86.03) | \$4,175.53 |
| 9/21/2020 | 0110 POS PUR 09/19 01:31 ZIMMERMAN'S ACE EVERETT PA 00005895 000110 ~5251 | Misc. Service Providers | | | (\$10.06) | \$4,261.56 |
| 9/21/2020 | 0097 POS PUR 09/19 00:42 ZIMMERMAN'S ACE EVERETT PA 00005895 000097 ~5251 | Misc. Service Providers | | | (\$13.33) | \$4,271.62 |
| 9/21/2020 | 97407 POS PUR 09/20 11:54 EXXONMOBIL 48 EVERETT PA 001 097407 ~5542 | Fuel | | | (\$25.82) | \$4,284.95 |
| 9/21/2020 | 97411 POS PUR 09/20 13:32 EXXONMOBIL 48 EVERETT PA 001 097411 ~5542 | Fuel | | | (\$50.00) | \$4,310.77 |
| 9/21/2020 | COMMWLTHOFPA ITS PAINSTPLAN XXXXX1990 | UNCATEGORIZED | | | (\$75.00) | \$4,360.77 |
| 9/21/2020 | Check | UNCATEGORIZED |  0000000690 | | (\$1,247.50) | \$4,435.77 |
| 9/18/2020 | 184251 POS PUR 09/17 19:08 SHEETZ 0023 EVERETT PA 08081001 184251 ~5542 | Fuel | | | (\$40.00) | \$5,683.27 |
| 9/18/2020 | 39000 CL CRESSLE DIR DEP 919 | UNCATEGORIZED | | \$3,343.05 | | \$5,723.27 |
| 9/16/2020 | 174733 POS PUR 09/16 10:25 RUTTER'S FARM ST DUNCANSVILLE PA 37691601 174~5542 | Fuel | | | (\$34.32) | \$2,380.22 |
| 9/16/2020 | 181412 POS PUR 09/16 11:28 WAL-MART #1684 EVERETT PA 24168401 181412 ~5411 | Food | | | (\$41.80) | \$2,414.54 |

| Date | Description | Category | Check | Deposits | Withdrawals | Balance |
|-----------|--|---------------|--|------------|--------------|------------|
| 9/16/2020 | 619341 PIN PUR 09/16 11:16 TRACTOR SUPPLY # EVERETT PA 99999999 619341 ~5599 | UNCATEGORIZED | | | (\$50.86) | \$2,456.34 |
| 9/14/2020 | Check | UNCATEGORIZED |  0000000689 | | (\$200.00) | \$2,507.20 |
| 9/9/2020 | 395261 POS PUR 09/09 07:21 SHEETZ 0023 EVERETT PA 08081001 395261 ~5542 | Fuel | | | (\$0.50) | \$2,707.20 |
| 9/9/2020 | 796174 POS PUR 09/09 07:19 SHEETZ 0023 EVERETT PA 08081001 796174 ~5542 | Fuel | | | (\$1.00) | \$2,707.70 |
| 9/9/2020 | 848948 POS PUR 09/09 07:23 SHEETZ 0023 EVERETT PA 08081001 848948 ~5542 | Fuel | | | (\$32.57) | \$2,708.70 |
| 9/9/2020 | ERIE LIFE INSUR PREM P 2AT1016284 | UNCATEGORIZED | | | (\$127.51) | \$2,741.27 |
| 9/9/2020 | ERIE INS GROUP ERIEXPSPAY QXXXXX9846 | UNCATEGORIZED | | | (\$444.42) | \$2,868.78 |
| 9/9/2020 | Check | UNCATEGORIZED |  0000000681 | | (\$1,247.50) | \$3,313.20 |
| 9/8/2020 | 538901 PIN PUR 09/06 16:54 SHEETZ 0023 EVERETT PA 08081001 538901 ~5541 | Fuel | | | (\$5.50) | \$4,560.70 |
| 9/8/2020 | 35843 POS PUR 09/06 20:02 EXXONMOBIL 48 EVERETT PA 001 035843 ~5542 | Fuel | | | (\$6.24) | \$4,566.20 |
| 9/8/2020 | 0035 POS PUR 09/04 14:49 BURGER KING #258 HUNTINGDON PA 00004187 00003~5814 | Restaurants | | | (\$7.41) | \$4,572.44 |
| 9/8/2020 | 876925 POS PUR 09/05 08:43 SHEETZ 0023 EVERETT PA 08081001 876925 ~5542 | Fuel | | | (\$23.21) | \$4,579.85 |
| 9/8/2020 | 36511 PIN PUR 09/05 18:25 EVERETT IGA EVERETT PA 68839201 036511 ~5411 | Food | | | (\$33.98) | \$4,603.06 |
| 9/8/2020 | 53222 POS PUR 09/05 06:31 MILLER'S SMORGAS 866- 7351600 PA 75442744 0532~5812 | Restaurants | | | (\$70.32) | \$4,637.04 |
| 9/8/2020 | COMMWLTHOFPITS PAINSTPLAN XXXXX1990 | UNCATEGORIZED | | | (\$75.00) | \$4,707.36 |
| 9/4/2020 | 4073 ATM WTD 09/03 19:11 FIRST NAT BANK EVERETTE PA | ATM | | | (\$50.00) | \$4,782.36 |
| 9/4/2020 | PA900052 004073 ~6011 39000 CL CRESSLE DIR DEP 919 | UNCATEGORIZED | | \$3,343.05 | | \$4,832.36 |
| 9/3/2020 | Check | UNCATEGORIZED |  0000000106 | | (\$47.00) | \$1,489.31 |

| Date | Description | Category | Check | Deposits | Withdrawals | Balance |
|-----------|---|-----------------------------|--|------------|--------------|------------|
| 9/2/2020 | Check | UNCATEGORIZED |  0000000685 | | (\$20.00) | \$1,536.31 |
| 9/2/2020 | 80538 RECURRING 08/31 17:35 AUTOPAY/DISH NTW 800-333-3474 CO 00010001 080~4899 | Cable, Satellite, and Ot... | | | (\$163.20) | \$1,556.31 |
| 9/1/2020 | 148288 POS PUR 09/01 09:43 SHEETZ 0577 HUNTINGDON PA 22836101 148288 ~5542 | Fuel | | | (\$32.10) | \$1,719.51 |
| 9/1/2020 | Check | UNCATEGORIZED |  0000000688 | | (\$75.00) | \$1,751.61 |
| 9/1/2020 | VERIZON FINANCIA PAYMENTS 0682 | UNCATEGORIZED | | | (\$841.64) | \$1,826.61 |
| 8/31/2020 | CAPITAL ONE ARC CHECK PYMT 0687 | UNCATEGORIZED | | | (\$25.00) | \$2,668.25 |
| 8/31/2020 | CenturyLink1319 BILL PYMT 684 | UNCATEGORIZED | | | (\$69.53) | \$2,693.25 |
| 8/31/2020 | 24054 POS PUR 08/29 14:44 2CO.COM*209-472- 888-2471614 GA 00000000 0240~5734 | Misc. Specialty Retail | | | (\$154.76) | \$2,762.78 |
| 8/28/2020 | 561882 POS PUR 08/28 07:15 SHEETZ 0023 EVERETT PA 08081001 561882 ~5542 | Fuel | | | (\$36.61) | \$2,917.54 |
| 8/28/2020 | 653667 PIN PUR 08/27 19:03 ZIMMERMAN'S ACE EVERETT PA 08965895 653667 ~5251 | Misc. Service Providers | | | (\$45.09) | \$2,954.15 |
| 8/28/2020 | West Penn Power CHECK PYMT 0686 | UNCATEGORIZED | | | (\$497.76) | \$2,999.24 |
| 8/27/2020 | AAA LIFE INS PREM XXXXXX8873 ALAN | UNCATEGORIZED | | | (\$49.49) | \$3,497.00 |
| 8/24/2020 | 73669 POS PUR 08/21 11:57 DOMINO'S 4409 814-644-7444 PA 00000000 073669~5814 | Restaurants | | | (\$18.61) | \$3,546.49 |
| 8/24/2020 | 14364 POS PUR 08/22 18:01 SAMS CLUB #6460 ALTOONA PA 64600088 615906 ~5542 | Fuel | | | (\$25.39) | \$3,565.10 |
| 8/24/2020 | 8046 POS PUR 08/22 10:08 OLIVE GARDEN 00 ALTOONA PA 00000000 008046 ~5812 | Restaurants | | | (\$51.85) | \$3,590.49 |
| 8/24/2020 | COMMWLTHOFPA ITS PAINSTPLAN XXXXX1990 | UNCATEGORIZED | | | (\$75.00) | \$3,642.34 |
| 8/21/2020 | Check | UNCATEGORIZED |  0000000675 | | (\$150.00) | \$3,717.34 |
| 8/21/2020 | Check | UNCATEGORIZED |  0000000678 | | (\$1,247.50) | \$3,867.34 |
| 8/21/2020 | 39000 CL CRESSLE DIR DEP 919 | UNCATEGORIZED | | \$3,343.05 | | \$5,114.84 |
| 8/20/2020 | 45225 POS PUR 08/19 08:42 CHECKERED FLAG F BEDFORD PA 55745225 045225 ~7538 | Auto Maintenance, Rep... | | | (\$37.09) | \$1,771.79 |